



# Hamilton County, Indiana

2015 Action Plan - DRAFT  
July 1, 2015

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Hamilton County, Indiana  
2015 Action Plan  
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## **Executive Summary**

### **AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)**

#### **1. Introduction**

Hamilton County is considered an Urban County by the U.S. Department of Housing and Urban Development (HUD). Due to the size of the population of the county, it receives an allocation of Community Development Block Grant funds (CDBG) to use towards housing, economic development, public infrastructure or public services in its local communities. Programs and projects must benefit low to moderate-income households, individuals or neighborhoods with high percentage of low to moderate income residents.

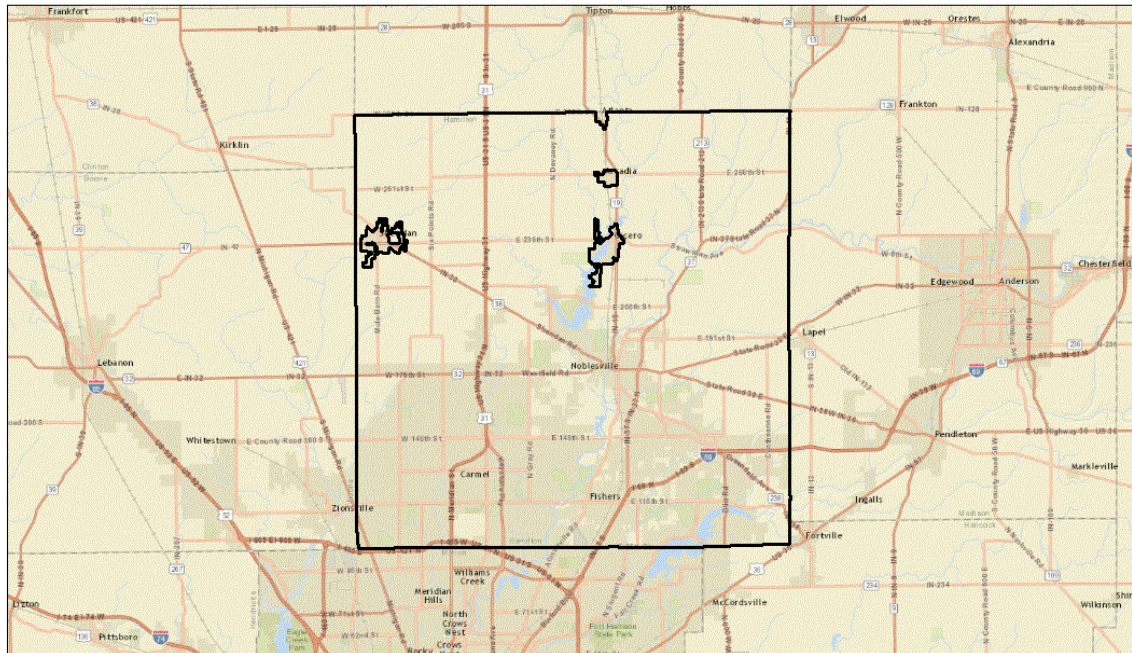
Hamilton County receives an allocation of approximately \$600,000. The City of Carmel, located in Hamilton County receives an annual allocation of approximately \$230,000 each year. Together, these entitlements have formed an Urban County recipient. As required by HUD Notice "CPD-12-005" the City of Carmel officially notified the Commissioners of Hamilton County and the U.S. Department of Housing and Urban Development (HUD) Indianapolis field office that the City of Carmel is an entitlement grantee, but has worked with Hamilton County under a joint agreement to participate in the "Urban County" program for Federal Fiscal Years 2013-2015. In June 2015, the joint agreement was extended to cover Fiscal Years 2016 – 2018.

The towns of Atlanta, Arcadia, Cicero and Sheridan have "opted out" of the Hamilton County CDBG program, meaning the CDBG funding from the county may not be spent within those areas. Persons or organizations wanting to receive a grant to serve any of these communities must seek assistance through the Balance of State program with the State of Indiana, Indiana Housing and Community Development Authority. Since 2010, these communities have received \$530,500 of CDBG funding from the State of Indiana.

Hamilton County began receiving CDBG funding in 2004. The fiscal year for Hamilton County runs from October 1st of each year until September 30th. In fiscal year 2015, Hamilton County will receive \$634,848 and Carmel will receive \$220,262 for a total of \$855,110.

In order to receive these dollars, Hamilton County must write a three or five year strategic plan called a Consolidated Plan. Hamilton County completed and approved its Consolidated Plan for fiscal years 2014-2018. The plan completed an analysis of the housing and economic development needs in the community and outlined priorities and goals to help the most vulnerable in the community.

Each year, the County must update the Consolidated Plan with a one-year Action Plan. The Action Plan outlines the projects and one-year action items the County will fund and work towards. This is the one-year Action Plan for fiscal year 2015 that will outline those projects and strategies the community will work towards between October 1, 2015 and September 30, 2016.



June 25, 2015  
Override 1

1:396,279  
0 3.25 6.5 13 mi  
0 5 10 20 km  
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Swisstopo, TomTom, Mapbox, and the GIS User Community

## Map of Hamilton County - Areas Eligible for CDBG - Consolidated Plan and Continuum of Care Planning Tool

### 2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan. The large Consolidated Planning area presents a challenge for the Hamilton County, with the southern part of the county as a developed suburb of a major metropolitan area, and the northern part of the county as rural. The needs between the north and south can vary greatly and pose different challenges for developers. Transportation is a universal issue and is challenging for many low-income families with no car or access to public transportation.

Through the Consolidated Plan, Hamilton County Commissioners and the Noblesville Housing Authority developed some general priorities and goals to offer flexibility in programming for all communities to address their specific needs. Hamilton County will also strive to increase the coordination among service providers, minimizing duplication of efforts. Under each priority is a list of goals that will meet the needs of the communities in the northern and southern parts of the community.

#### 1. *Expand the supply of safe, decent affordable housing.*

1. ***Support programs that help the most vulnerable households achieve self-sufficiency.***
1. ***Invest in public facility and public infrastructure needs of low-income neighborhoods.***
1. ***Improve institutional structure and coordination among providers across the County.***

All projects funded through the 2015 Action Plan will need to meet one of the above priorities and goals listed above.

### **3. Evaluation of past performance**

This section will be completed as part of the final document.

### **4. Summary of Citizen Participation Process and consultation process**

The Noblesville Housing Authority worked with a consultant to help with the public participation and consultation process. Past efforts to reach the stakeholders and the public through blanket efforts have failed. To complete this Action Plan, The Noblesville Housing Authority hosted two meetings to engage stakeholder input. These meetings were held with the Good Samaritan Network and the Township Trustees, both representatives of low to moderate-income persons as both groups serve this population.

The first meeting was held May 12, 2015 at the Noblesville Public Library to meet with representatives of the Good Samaritan Network. Participants were divided into five small groups and asked to review the priorities and goals from the 2014 Consolidated Plan. The small groups were asked to eliminate any goals that were no longer relevant and add goals that are needed and prioritized last year.

The second meeting was held June 10, 2015 at the Hamilton County Trustees meeting. The consultant had emailed each Hamilton County Trustees with a listing of the priorities and goals from the 2014 Consolidated Plan prior to the meeting. Like the members of the Good Samaritan Network, they were asked to eliminate any goals that are no longer relevant and add any new goals that may be important. Results were discussed at the meeting and representatives were encouraged to have other people in their offices respond to the document.

Hamilton County made a draft copy of the 2015 Action Plan for a period of 30 days during the month of July (June 26, 2015 – July 27, 2015). A copy was available on the Hamilton County Commissioners website and at the Noblesville Housing Authority offices. The Action Plan called for comments to be submitted in writing to the Noblesville Housing Authority.

### **5. Summary of public comments**

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Attendees at both public meetings continued its support of the priorities and goals from the 2014 Consolidated Plan. Ideas of importance the attendees noted include:

- Expansion of programs to the rural areas of the County
- Creation of a landlord registration
- Prioritizing affordable housing development for seniors, disabled individuals and veterans
- Improving transportation, including offering transportation services, developing public transportation and creating multi-mode transportation avenues
- Increase outreach efforts in the community about services available to those living close to or below the poverty line
- Connect with regional planning efforts
- Increase private/public partnerships towards beautification efforts

A few listing of the notes taken from those meetings are included in the grantee specific appendices.

A summary of the public comments received during the 30-day comment period will also be included as part of the narrative as part of the final document.

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

All comments received by the Noblesville Housing Authority on behalf of the Hamilton County Commissions will be accepted as part of the Action Planning process.

## **7. Summary**

The reputation of Hamilton County is of a fast growing community, with much wealth and a “good place to live,” with top schools in Indiana. Much of the hard data will state that there is a need in the community to develop a range of affordable housing, there is a large supply of housing and that homelessness is a non-issue in the community. The hard data will also show there is a variety of jobs available to residents in the community, varying in skill requirements and pay range. The consultation process will talk about the hidden needs in the community and the need to provide services locally instead of sending them to neighboring communities. Over the next year the Noblesville Housing Authority will work with organizations in the community to meet the needs of the hidden, working poor in the community that may be living pay check to pay check, surviving on social security or being “priced out” of the growing communities. Programs offered in the coming year will include:

- Alternatives of Madison County will offer the members of the community that are victims of domestic violence a place to find shelter and support services
- The Salvation Army, offering emergency assistance payments to help individuals and households from becoming homeless

- A variety of health clinics offering medical services for those underinsured individuals or dental services for those without coverage
- Meals on Wheels, offering free meals to individuals who are elderly or housebound and cannot cook for themselves
- Neighborhood Christian Legal Clinic, that offers pro-bono legal services to those at or below the poverty line
- Affordable housing development projects, including more affordable rentals for senior citizens and home repair assistance for low to moderate-income households
- Promotion of fair housing, including education seminars for local housing providers, landlords and public officials
- Public infrastructure projects to improve the quality of life for neighborhood residents

Each of these programs will go towards improving the daily lives of low to moderate-income residents, either directly or indirectly. Hamilton County estimates 4,809 people will benefit directly from public services, eight homeowners will benefit from repair assistance and 2,000 people will benefit from public infrastructure improvements in fiscal year 2015.

This Action Plan will speak in more detail of the process used to select projects, the specific goals to be addressed and specific projects funded with CDBG dollars for fiscal year 2015.

**PR-05 Lead & Responsible Agencies – 91.200(b)**

**1. Agency/entity responsible for preparing/administering the Consolidated Plan**

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	HAMILTON COUNTY	
CDBG Administrator		Noblesville Housing Authority
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

**Narrative (optional)**

The Noblesville Housing Authority acts on behalf of Hamilton County for the administration of CDBG dollars. The City of Carmel receives its own allocation, but in the spirit of efficiency has partnered with Hamilton County to be a part of the Urban County. This means the CDBG funds awarded the City of Carmel are covered on the Hamilton County 2015 Action Plan.

The Cities of Carmel, Fishers, Noblesville and Westfield often receive the lion's share of the grant funding, as they are the areas with the greatest population. However, areas outside of those cities are also eligible for funding, provided the project meets an eligibility requirement.

The towns of Arcadia, Atlanta, Cicero and Sheridan have opted out of the Hamilton County program and must go to the State of Indiana to receive funding for projects located within their borders. This is beneficial to the projects seeking larger amounts of funding for multi-family use or even community center types of projects, as there may be more funding available through the State of Indiana. However, social services providers and a local home repair programs providing countywide services cannot serve the low and moderate-income residents in those communities with these dollars.



**Consolidated Plan Public Contact Information**

The Noblesville Housing Authority is the administrator of the CDBG Program. Contact information is:

CDBG Program  
Noblesville Housing Authority  
320 Kings Lane  
Noblesville, IN 46060  
317-773-5110

## **AP-10 Consultation – 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

The Noblesville Housing Authority hired a consultant from City Consultants & Research, LLC to help the writing of this Consolidated Plan and conduct the public input process, including the consultations. Consultations were conducted in person, one-on-one or in a small group setting or via phone conference. Noblesville Housing Authority provided a few contact organizations to begin the process. Through the interview process, the consultant received other suggestions for contacts and followed up with those individuals.

### **Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))**

The Good Samaritan Network (GSN) formed in 1995, evolving from a group of programs and services since early 1980. It is a network of 43 food pantries and 135 social service providers. The vision of the organization is to position ourselves in the community with a suitable location and with strong physical and financial resources - aligned to an effective organizational structure for the facilitation, collaboration, and coordination of appropriate services to those residents of Hamilton County in need of physical, spiritual and emotional support; who find themselves among the at-risk people we serve.

GSN provides direct care when clients have nowhere else to turn, especially considering generational and situational poverty. Typically DIRECT services, a program to provide services directly to clients, involve emergency or crisis intervention for: housing and utility assistance, food insecurities, minimal car repairs, medical and prescription assistance, as well as educational opportunities for improving individual independence. Financial backing and support of GSN, including programming and events, is provided solely based on donations and grants secured by GSN. Funding assistance and direct support is quickly dispensed through a client application process - which involves client ownership/participation. Receipt of financial and in-kind donations directly impacts our ability to serve clients.

in DIRECT services, a program through the GSN Network, was established to ensure efficiency and communication among the different organizations who serve the needs of Hamilton County residents at-risk. GSN provides resources and support for critical human services to network service providers making them stronger and more effective; with a goal of uniting for the common good rather than duplicating efforts and competing for funding. Support for members include a phone chain for emergency needs among providers, capacity building such as procedures for client intake, reporting and emergency plan and an advocate for funding.

This network of service providers provides a connection for Hamilton County to social services that can support households that call with a need. The local housing provider, Hamilton County Area Neighborhood Development (HAND) can also refer clients to services within the Good Samaritan Network.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

With the amount of wealth in Hamilton County, homelessness is a hidden and misunderstood issue in the community. Hamilton County is part of Region 8 in the Indiana Balance of State Continuum of Care along with Boone, Hendricks and Hancock Counties. The Indiana Balance of State Continuum of Care (CoC) is the planning body for initiatives in ending homelessness in the State of Indiana. To do so, this group supports the development and ongoing maintenance of a strategic, comprehensive system to address homelessness.

Through consultation, many stakeholders suggest the need for more affordable housing for extremely low income households are needed over adding emergency shelter. This follows a housing first model of addressing homelessness, placing individuals in permanent housing that is affordable over sheltering them for 60-90 days. While there remains a planning committee for the development of a Domestic Violence shelter, the CoC for Region 8 is advocating for more affordable rental housing in Hamilton County so that households who are homeless or at-risk of homelessness do not have to exit the County in search of housing.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

City Consultants and Research, LLC conducted interviews with the Region 8 Planning Council Chairwoman. Once a face-to-face interview was conducted, consultations were conducted with local Township Trustees, service providers and the Good Samaritan Network to understand the issues facing the development of programs and projects serving homeless neighbors.

Currently, service providers in Hamilton County do not participate in the HMIS system. Over the next year the local CoC will work with publicly and privately funded agencies serving households who are homeless or at-risk of homelessness to participate in the state-wide HMIS system. This system is a ready-made database for tracking clients, their needs and the types of services already received. Representatives from the State of Indiana are attending local regional planning meetings to encourage participation in the system and to describe its efficiencies to local service agencies.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Noblesville Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA Service-Fair Housing Planning organization
	<b>What section of the Plan was addressed by Consultation ?</b>	Housing Need Assessment Public Housing Needs Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination ?</b>	
2	<b>Agency/Group/Organization</b>	The Damien Center
	<b>Agency/Group/Organization Type</b>	Services-Persons with HIV/AIDS Health Agency
	<b>What section of the Plan was addressed by Consultation ?</b>	HOPWA Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination ?</b>	In-person interview with Damien Center staff on the services provided to residents living in Hamilton County.
3	<b>Agency/Group/Organization</b>	ASPIRE INDIANA, INC.
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services - Victims Regional organization

<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Discussion included the needs of households who are experiencing homelessness or at-risk of homelessness. Other discussion points included the services available for those households, services for persons with disabilities and strategies for the next year by the Region 8 Continuum of Care.
<b>4 Agency/Group/Organization</b>	Good Samaritan Network
<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims Regional organization Civic Leaders

<b>What section of the Plan was addressed by Consultation?</b>		Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>		Discussion topics included services in demand by local agencies, homeless strategies and health initiatives.
<b>5 Agency/Group/Organization</b>		INDIANA HOUSING AND COMMUNITY DEVELOPMENT AUTHORITY
<b>Agency/Group/Organization Type</b>		Other government - State
<b>What section of the Plan was addressed by Consultation?</b>		Homelessness Strategy
<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>		Discussion points included HMIS and strategies the State would like to initiate over the next year with the Region 8 CoC council.
<b>6 Agency/Group/Organization</b>		Hamilton County Area Neighborhood Development, Inc.
<b>Agency/Group/Organization Type</b>		Housing Regional organization Civic Leaders
<b>What section of the Plan was addressed by Consultation?</b>		Housing Need Assessment Market Analysis Anti-poverty Strategy
<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>		Discussion included housing analysis, the local housing market and opportunity index for affordable housing development.

**Identify any Agency Types not consulted and provide rationale for not consulting**

Every type of stakeholder has been contacted for consultation. Only schedules and time limits to complete the Consolidated Plan have prevented consultations. Some Consultations will be conducted during the 30-day comment period and will be added to this draft document.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Indiana - Balance of State	The goals for the Action Plan mirror the ideas and strategies that have been set by Region 8 of the Indiana Balance of State. Hamilton County will continue to support the Region 8 Planning Council as it works to address homelessness within the County and surrounding counties.

**Table 3 – Other local / regional / federal planning efforts**

**Narrative (optional)**

## **AP-12 Participation – 91.105, 91.200(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

Past efforts to reach the stakeholders and the public through blanket efforts have failed. To complete this Action Plan, The Noblesville Housing Authority hosted two meetings to engage stakeholder input. These meetings were held with the Good Samaritan Network and the Township Trustees, both representatives of low to moderate-income persons as both groups serve this population.

The first meeting was held May 12, 2015 at the Noblesville Public Library to meet with representatives of the Good Samaritan Network. Participants were divided into five small groups and asked to review the priorities and goals from the 2014 Consolidated Plan. The small groups were asked to eliminate any goals that were no longer relevant and add goals that are needed and prioritized last year.

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Attendees at both public meetings continued its support of the priorities and goals from the 2014 Consolidated Plan. Ideas of importance the attendees noted include:

- Expansion of programs to the rural areas of the County
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- Improving transportation, including offering transportation services, developing public transportation and creating multi-mode transportation avenues
- Increase outreach efforts in the community about services available to those living close to or below the poverty line
- Connect with regional planning efforts
- Increase private/public partnerships towards beautification efforts



A few listing of the notes taken from those meetings are included in the grantee specific appendices.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Good Samaritan May 12, 2015	Non-targeted/broad community Organizations serving LMI Clients	Attendance at the meeting was high with 40 individuals.	Discussion centered around goals from the 2014 Consolidated Plan and ideas for adding or subtracting goals	All comments were received.	
2	Hamilton County Trustees June 10, 2015	Non-targeted/broad community Organizations serving LMI Clients	Attendance at the meeting was high with 20 individuals.	Discussion centered around goals from the 2014 Consolidated Plan and ideas for adding or subtracting goals.	All comments were received.	
3	Public Meeting	Non-targeted/broad community	Noblesville Housing Authority hosted a public meeting June 10, 2015 with 5 individuals in attendance.	Discussion centered around goals from the 2014 Consolidated Plan and ideas for adding or subtracting goals.	All comments were received.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	Public Meeting	Non-targeted/broad community	The Noblesville Housing Authority will set another public meeting for July 14, 2015.	Discussion to cover draft Action Plan and projects funded.		
5	30-day comment period	Non-targeted/broad community	Draft documents of Action Plan are available from June 26, 2015 until July 27, 2015 for input and comments from the public.			

**Table 4 – Citizen Participation Outreach**

## **Expected Resources**

### **AP-15 Expected Resources – 91.220(c) (1, 2)**

#### **Introduction**

Hamilton County receives an allocation of approximately \$600,000. The City of Carmel, located in Hamilton County receives an annual allocation of approximately \$230,000 each year. Together, these entitlements have formed an Urban County recipient. As required by HUD Notice "CPD-12-005" the City of Carmel officially notified the Commissioners of Hamilton County and the U.S. Department of Housing and Urban Development (HUD) Indianapolis field office that the City of Carmel is an entitlement grantee, but will continue under their joint agreement with Hamilton County and participate in the "Urban County" program for Federal Fiscal Years 2013-2015.

The towns of Sheridan, Atlanta, Arcadia and Sharon have "opted out" of the Hamilton County CDBG program, meaning the CDBG funding from the county may not be spent within those areas. Persons or organizations wanting to receive a grant to serve any of these communities must seek assistance through the Balance of State program with the State of Indiana, Indiana Housing and Community Development Authority.

Hamilton County began receiving CDBG funding in 2004. The fiscal year for Hamilton County runs from October 1st of each year until September 30th. In fiscal year 2015, Hamilton County will receive \$634,848 and Carmel will receive \$220,262 for a total of \$855,110.

## Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	855,110	0	0	855,110	2,500,000	Funding will be used for the public services, infrastructure development and supporting housing development for extremely low income households.

Table 5 - Expected Resources – Priority Table

## Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Hamilton County does not require projects to meet any match requirements. However, many of the projects and programs with large budgets that are partially funded with CDBG dollars, they will naturally require other funds. The largest awards are generally for each of the four cities, Carmel, Fishers, Noblesville and Westfield to use towards public infrastructure projects.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Hamilton County will not utilize publically owned property to address the needs in the plan.

## **Discussion**

The Noblesville Housing Authority (NHA) supports two major affordable housing developers in the community, the Hamilton County Area Neighborhood Development (HAND) and Habitat for Humanity of Hamilton County. As a result of funding levels and changing market conditions, the amount of funding needed to create affordable housing exceeds the amount of CDBG available. HAND and Habitat must find other funding from public and private resources. HAND will apply to the State of Indiana for HOME Investment Partnerships Funding and to the Federal Home Loan Bank of Indianapolis for its larger senior rental housing projects. Habitat for Humanity of Hamilton County, as a faith based initiative, partners with local corporations and churches for support of its homeownership programs.

Social service providers, including those who serve the homeless and people with special needs, rely on other sources of funding. There are 42 agencies that receive financial support from the United Way of Central Indiana and some of those agencies also apply to the State of Indiana for other resources, such as the McKinney Vento Homeless Assistance Grants. For many of the social service agencies, private resources fill the most of the budget needs, with public funding covering smaller gaps in operating and programmatic costs.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing - Owner Occupied Repair	2014	2018	Affordable Housing	County wide	General Housing	CDBG: \$75,000	Homeowner Housing Rehabilitated: 8 Household Housing Unit
2	Housing - Rental Housing	2014	2018	Affordable Housing	County wide		CDBG: \$128,386	Rental units rehabilitated: 3 Household Housing Unit
3	Self Sufficiency - Basic Public Services	2014	2918	Homeless Non-Homeless Special Needs	County wide	Social Services General	CDBG: \$52,266	Public service activities other than Low/Moderate Income Housing Benefit: 3279 Persons Assisted
4	Self Sufficiency - Transportation	2017	2018	Non-Housing Community Development	County wide	Social Services General	CDBG: \$12,500	Public service activities other than Low/Moderate Income Housing Benefit: 345 Persons Assisted
5	Self Sufficiency - Domestic Violence Shelter Op.	2014	2017	Homeless	County wide	Social Services General	CDBG: \$32,500	Homeless Person Overnight Shelter: 85 Persons Assisted
6	Self Sufficiency - Legal Services and Fair Housing	2014	2018	Non-Housing Community Development	County wide	Social Services General	CDBG: \$25,000	Public service activities other than Low/Moderate Income Housing Benefit: 1100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Public Infrastructure - Neighborhood Improvements	2014	2018	Non-Housing Community Development	Eligible Township Census Tracts		CDBG: \$332,436	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8000 Persons Assisted
8	Public Facility Improvement	2014	2018	Non-Housing Community Development	City of Noblesville	Public Infrastructure and Facility Improvement	CDBG: \$20,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted

**Table 6 – Goals Summary**

## Goal Descriptions

<b>1</b>	<b>Goal Name</b>	Housing - Owner Occupied Repair
<b>Goal Description</b>	Grants to very low and low income single family homeowners for up to \$15,000 to repair/replace a major system of a house where failure to do so will threaten the households immediate health and safety.	
<b>2</b>	<b>Goal Name</b>	Housing - Rental Housing
<b>Goal Description</b>	Development of affordable rental housing projects, with priority given to projects that create rental housing affordable to households earning incomes less than 30 percent of the area median income.	
<b>3</b>	<b>Goal Name</b>	Self Sufficiency - Basic Public Services
<b>Goal Description</b>	Fund projects for 2015: Heart and Soul Clinic, HOPE Family Care Clinic, Trinity Free Clinic, Meals on Wheels and Shepherd Center and Good Samaritan Network.	
<b>4</b>	<b>Goal Name</b>	Self Sufficiency - Transportation
<b>Goal Description</b>	Provide transportation services for elderly and disabled residents living within Hamilton County. Prime Life Enrichment will be funded under this goal and will provide 13,000 one-way trips to Hamilton County residents.	

<b>5</b>	<b>Goal Name</b>	Self Sufficiency - Domestic Violence Shelter Op.
	<b>Goal Description</b>	Fund projects in 2015: Alternatives of Madison County, Inc. and The Salvation Army to help with general operations. People seeking emergency assistance may find support at these agencies to find permanent housing while receiving immediate shelter.
<b>6</b>	<b>Goal Name</b>	Self Sufficiency - Legal Services and Fair Housing
	<b>Goal Description</b>	Funding projects: Neighborhood Christian Legal Clinic and Prevail - Victim Advocate
<b>7</b>	<b>Goal Name</b>	Public Infrastructure - Neighborhood Improvements
	<b>Goal Description</b>	Fund infrastructure projects in the Cities of Carmel, Fishers, Noblesville and Westfield.
<b>8</b>	<b>Goal Name</b>	Public Facility Improvement
	<b>Goal Description</b>	Hamilton County will fund a project at JANUS to complete the rehabilitation of four restrooms to serve clients and guests.

**Table 7 – Goal Descriptions**

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):**

Over the next year, Hamilton County estimates it will serve 1,395 people earning 30 percent of the area median income or less, 1,627 people earning between 31 and 50 percent of the area median income and 1,627 people earning between 51 and 80 percent of the area median income through public service organizations.

Through the home repair program, all 8 homeowners Hamilton County will strive to serve will earn incomes between 51 and 80 percent of the area median income.

Hamilton County will target renter households earning incomes less than 30 percent of are area median income with the remaining housing dollars set aside to meet a continuing need in the community. However, this is a vague estimate as a project has not yet been designated with this funding.



## AP-35 Projects – 91.220(d)

### Introduction

Adhering to the CDBG program's national objectives, priority will be given to projects that address the housing and community development needs of low- and moderate-income persons.

Noblesville Housing Authority staff and representatives from the Good Samaritan Network and the United Way of Central Indiana reviewed the proposals from public service agencies. Staff reviewed public infrastructure proposals from Carmel, Fishers, Noblesville and Westfield to ensure eligibility for CDBG funding. The Noblesville Housing Authority sends recommendations to the Hamilton County Commissioners for final approval. The following are projects have been selected for 2015 fiscal year.

#	Project Name
1	Alternatives of Madison County
2	Salvation Army Emergency Assistance
3	Heart and Soul Clinic
4	HOPE Family Care Clinic
5	Trinity Free Clinic
6	Meals on Wheels
7	Neighborhood Christian Legal Clinic
8	Prevail - Victim Advocate
9	Primelife Enrichment - Transportation Services
10	Shepherd Center
11	Good Samaritan Network
12	JANUS - Restroom Rehab
13	Eligible Housing Activity
14	Home Repair Grants
15	Carmel - Eligible Infrastructure
16	Fishers - Eligible Infrastructure Activity
17	Noblesville - Eligible Infrastructure Activities
18	Westfield - Eligible Infrastructure improvements
19	Administration and Fair Housing

**Table 8 – Project Information**

**Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

The Good Samaritan Network (GSN) is expected to reach over 1500 individuals across the County over the next year. GSN coordinates efforts of many agencies across the community to offer those in need of support a variety of services. Hamilton County can reach those underserved in the community through this network of providers.

Other service providers offering health care, dental care, meals, transportation and emergency shelter will also offer assistance to the households in need and hidden among the wealthier communities. These organizations will reach an estimated another 3,100 low income individuals across Hamilton County in need of daily support services.

## Projects

### AP-38 Projects Summary Project Summary Information

Table 9 – Project Summary

1	<b>Project Name</b>	Alternatives of Madison County
	<b>Target Area</b>	County wide
	<b>Goals Supported</b>	Self Sufficiency - Domestic Violence Shelter Op.
	<b>Needs Addressed</b>	Social Services General
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Provision of emergency shelter for Hamilton County Victims of domestic violence. This project is eligible under 24 CFR 570.201 (e) and will have a low to moderate income clientele benefit. Based on the type of client served, victims of domestic violence, the income of each household is presumed to be low to moderate income and within the regulatory requirements.
	<b>Target Date</b>	9/30/2016
2	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The program typically serves 45 to 60 Hamilton County women and children.
	<b>Location Description</b>	The Mailing Address is: P. O. Box 1302 Anderson, IN 46015-1302
	<b>Planned Activities</b>	The location of services is not disclosed because of the danger many of the clients face.
	<b>Project Name</b>	Provision of Emergency Shelter for Hamilton County victims of domestic violence.
	<b>Target Area</b>	Salvation Army Emergency Assistance
	<b>Goals Supported</b>	County wide
	<b>Needs Addressed</b>	Self Sufficiency - Domestic Violence Shelter Op.
	<b>Funding</b>	Social Services General
		CDBG: \$17,500

	<b>Description</b>	Activity will assist eligible Hamilton county residents with emergency rent/mortgage payments. The project is eligible under 24 CFR 570.201 (e) and will have a low to moderate income clientele benefit.
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 40 households will be served.
	<b>Location Description</b>	The program administrator, while not offered in Hamilton County, will serve Hamilton County residents. Activities and services are coordinated through local township trustees offices, where individuals and households can receive services. A satellite office is located at the Noblesville Housing Authority office at 320 Kings Lane.
	<b>Planned Activities</b>	Emergency Assistance Payments- The program will provide emergency payments for very low and low income residents of Hamilton County. The payments can be used for a variety of emergency uses including utilities, rent/mortgage, car repairs, etc.
	<b>Project Name</b>	Heart and Soul Clinic
	<b>Target Area</b>	County wide
	<b>Goals Supported</b>	Self Sufficiency - Basic Public Services
	<b>Needs Addressed</b>	Social Services General
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Activity will provide funding for medical treatment to eligible Hamilton County Residents. The activity is eligible under 24 CFR 570.201 (e) and will have a low to moderate income clientele benefit.
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The clinic expects to serve about 200 people.
	<b>Location Description</b>	202 Penn St, Westfield, IN 46074

	<b>Planned Activities</b>	Operations – Funding will be used to assist with the operation of the Heart and Soul Clinic. The Clinic provides acute medical care, prescriptions, health education, physicals, referrals and dental services to low income under or un-insured Hamilton County low income residents.
<b>4</b>	<b>Project Name</b>	HOPE Family Care Clinic
	<b>Target Area</b>	County wide
	<b>Goals Supported</b>	Self Sufficiency - Basic Public Services
	<b>Needs Addressed</b>	Social Services General
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Activity will provide funding for medical care to eligible Hamilton County Residents. The project is eligible under 24 CFR 570.201 (e) and will have a low to moderate income clientele benefit.
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The clinic expects to serve 595 eligible clients.
	<b>Location Description</b>	270 W Jackson St, Cicero, IN 46034
	<b>Planned Activities</b>	HOPE Family Care Clinic in Cicero is requesting funding to retain a part time Volunteer Coordinator/ Office Manager. The clinic offers free and low cost health care to low income residents.
<b>5</b>	<b>Project Name</b>	Trinity Free Clinic
	<b>Target Area</b>	County wide
	<b>Goals Supported</b>	Self Sufficiency - Basic Public Services
	<b>Needs Addressed</b>	Social Services General
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	Activity will provide dental services to eligible Hamilton County residents. The project is eligible under 24 CFR 570.201 (e) and will have a low to moderate income clientele benefit.
	<b>Target Date</b>	9/30/2016

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The clinic expects to perform about 4,000 procedures on 670 clients.
	<b>Location Description</b>	1045 West 146th Street Suite B Carmel, IN 46032
	<b>Planned Activities</b>	Trinity Free Clinic is requesting funding to continue the expansion of their dental clinic. Trinity is the only clinic in the county offering dental services. The dental clinic accounted for 39% of patient visits to the clinic in 2013.
	<b>Project Name</b>	Meals on Wheels
<b>6</b>	<b>Target Area</b>	County wide
	<b>Goals Supported</b>	Self Sufficiency - Basic Public Services
	<b>Needs Addressed</b>	Social Services General
	<b>Funding</b>	CDBG: \$6,000
	<b>Description</b>	Activity will provide funding for meals to eligible elderly Hamilton County residents. The project is eligible under 24 CFR 570.201 (e) and will have a low to moderate income clientele benefit. Because the beneficiaries are senior citizens, CDBG regulations will allow them to be presumed to be low to moderate income individuals.
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The program currently serves 171 people with 4,131 meals per month.
	<b>Location Description</b>	The program activities will happen county-wide. Meals on Wheels provides meals at each client's home.
	<b>Planned Activities</b>	Meals on Wheels is requesting funding to serve at least 6 additional clients for an entire year. The cost per client is \$1,820.
	<b>Project Name</b>	Neighborhood Christian Legal Clinic
	<b>Target Area</b>	County wide
<b>7</b>	<b>Goals Supported</b>	Self Sufficiency - Legal Services and Fair Housing

	<b>Needs Addressed</b>	Social Services General
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	Activity will provide funding for legal assistance and education to eligible Hamilton County Residents
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	About 300 clients will be served.
	<b>Location Description</b>	The main office is located at: 3333 N Meridian Street, Suite 201 Indianapolis, IN 46208
	<b>Planned Activities</b>	Services are offered partner congregations, increase availability to Hamilton County residents. Consumer Justice Program-The program will provide legal services and preventive law education to eligible households in Hamilton County. In addition, they are expanding their Helping Hoosier Homeowners Project to better address the foreclosure crisis in central Indiana.
	<b>Project Name</b>	Prevail - Victim Advocate
	<b>Target Area</b>	
	<b>Goals Supported</b>	Self Sufficiency - Basic Public Services
8	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Activity will provide funding to Prevail for victim advocate to assist Hamilton County victims of domestic violence. This program is eligible under 24 CFR 570.201 (e) and will have a low to moderate income clientele. Under the CDBG regulations, because the clients are victims of domestic violence are presumed to be low income individuals/households.
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Prevail will serve over 800 Hamilton County victims.

	<b>Location Description</b>	1100 S 9th St #100, Noblesville, IN 46060
	<b>Planned Activities</b>	Prevail is requesting funds to retain a victim advocate to assist Hamilton County domestic violence victims. This funding will allow Prevail to reach more underserved populations. Programs will include crisis, ongoing and support groups for adult female victims.
<b>9</b>	<b>Project Name</b>	Primelife Enrichment - Transportation Services
	<b>Target Area</b>	County wide
	<b>Goals Supported</b>	Self Sufficiency - Transportation
	<b>Needs Addressed</b>	Social Services General
	<b>Funding</b>	CDBG: \$125,000
	<b>Description</b>	Activity will provide funding to Primelife Enrichment to provide transportation to eligible Hamilton County residents. The program is eligible under 24 CFR 570.201 (e) and will have a low to moderate income benefit. Under the CDBG regulations, because the program beneficiaries are senior citizens and disabled individuals, Hamilton County may presume they are all low income individuals/households.
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The program anticipates serving 345 eligible individuals proving over 13,000 one way trips.
	<b>Location Description</b>	The services will be provided county-wide.
	<b>Planned Activities</b>	Prime Life is requesting funding to provide transportation services to elderly and disabled Hamilton County residents.
<b>10</b>	<b>Project Name</b>	Shepherd Center
	<b>Target Area</b>	County wide
	<b>Goals Supported</b>	Self Sufficiency - Basic Public Services
	<b>Needs Addressed</b>	Social Services General
	<b>Funding</b>	CDBG: \$9,000



	<b>Description</b>	Activity will provide funding to Shepherd Center for services to Hamilton County seniors. The project is eligible under 24 CFR 570.201 (e) and will have a low to moderate-income clientele benefit. CDBG regulations allow Hamilton County to presume all beneficiaries are low-income because all beneficiaries of the program are senior citizens.
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Position coordinates 212 volunteers and coordinates volunteer outreach serving 143 seniors.
	<b>Location Description</b>	347 South 8th Street Noblesville, IN 46060
	<b>Planned Activities</b>	Shepherd Center is requesting funding to pay salaries for their development and volunteer coordinator. The Center offers programs that foster lifestyle enrichment and independent living including free direct services to older adults with the use of caring volunteers supplied by local churches.
<b>11</b>	<b>Project Name</b>	Good Samaritan Network
	<b>Target Area</b>	County wide
	<b>Goals Supported</b>	Self Sufficiency - Basic Public Services
	<b>Needs Addressed</b>	Social Services General
	<b>Funding</b>	CDBG: \$8,266
	<b>Description</b>	Activity will provide funding for nutritional education and services to eligible Hamilton County residents. The project is eligible under 24 CFR 570.201 (e) and will have a low to moderate income benefit.
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The program expects to serve about 1,500 people.
	<b>Location Description</b>	The Good Samaritan Network coordinates service providers across all of Hamilton County.

	<b>Planned Activities</b>	The GSN is requesting funding to assist with their Healthy Helpings Initiative to improve the nutritional well-being of Hamilton County low income households accessing food distribution centers.
<b>12</b>	<b>Project Name</b>	JANUS - Restroom Rehab
	<b>Target Area</b>	City of Noblesville
	<b>Goals Supported</b>	Public Facility Improvement
	<b>Needs Addressed</b>	Public Infrastructure and Facility Improvement
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	Activity will provide funding to complete rehabilitation of restrooms at facility serving developmentally disabled individuals. The project is eligible under 24 CFR 570.201 (c) and will have a low to moderate income clientele benefit. CDBG regulations allow Hamilton County to presume all beneficiaries are low income individuals because all beneficiaries are living with a disability.
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The project will benefit approximately 200 individuals each year.
	<b>Location Description</b>	1555 Westfield Rd, Noblesville, IN 46062
	<b>Planned Activities</b>	JANUS is requesting an additional \$20,000 of CDBG funding to complete the rehabilitation of four restrooms to serve clients and guests. Rehabilitation will include remodeling to for compliance with current ADA guidelines
<b>13</b>	<b>Project Name</b>	Eligible Housing Activity
	<b>Target Area</b>	County wide
	<b>Goals Supported</b>	Housing - Rental Housing
	<b>Needs Addressed</b>	General Housing
	<b>Funding</b>	CDBG: \$128,386
	<b>Description</b>	Funding will be provided for eligible housing activities. The project is eligible under 24 CFR 570.202 (a) (1) and will have a low to moderate income housing benefit.
	<b>Target Date</b>	9/30/2016

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	At least three eligible households will be served.
	<b>Location Description</b>	The location of the project is yet to be determined.
	<b>Planned Activities</b>	Funding for other CDBG eligible housing initiatives.
<b>14</b>	<b>Project Name</b>	Home Repair Grants
	<b>Target Area</b>	County wide
	<b>Goals Supported</b>	Housing - Owner Occupied Repair
	<b>Needs Addressed</b>	General Housing
	<b>Funding</b>	CDBG: \$75,000
	<b>Description</b>	Grants will be provided to eligible Hamilton County homeowners for needed repairs where failure to do so will threaten health and safety. The project is eligible under 24 CFR 570.202 (a) (1) and will have a low to income housing benefit.
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately eight (8) homes will be repaired.
	<b>Location Description</b>	The projects will occur county-wide. Homeowners will be assisted on a first come first serve basis.
	<b>Planned Activities</b>	Grants to very low and low income single family homeowners for up to \$15,000 to repair/replace a major system of a house where failure to do so will threaten the households immediate health and safety.
<b>15</b>	<b>Project Name</b>	Carmel - Eligible Infrastructure
	<b>Target Area</b>	Eligible Township Census Tracts
	<b>Goals Supported</b>	Public Infrastructure - Neighborhood Improvements
	<b>Needs Addressed</b>	Public Infrastructure and Facility Improvement
	<b>Funding</b>	CDBG: \$94,342

	<b>Description</b>	Carmel will use CDBG funding for eligible infrastructure activity. Proposed activities include 1,866 linear feet of sidewalk and drainage infrastructure in Census Tract 11105, BG 2. This project is eligible under 24 CFR 570.201 (c) and will have a low to moderate income area benefit.
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The project will benefit approximately 2,000 residents in the eligible neighborhood.
	<b>Location Description</b>	The project will take place in eligible low income census tracts, specifically Census Tract 11105, BG 2.
	<b>Planned Activities</b>	Carmel will use CDBG funding to extend 956 linear feet of sidewalk and 1,910 linear feet of drainage infrastructure on Oswego Road from 126th street to Winona Drive and then along Winona Drive west to Pawnee Road. Total project cost is about \$280,000. Previous CDBG funding may also be applied to this activity.
<b>16</b>	<b>Project Name</b>	Fishers - Eligible Infrastructure Activity
	<b>Target Area</b>	Eligible Township Census Tracts
	<b>Goals Supported</b>	Public Infrastructure - Neighborhood Improvements
	<b>Needs Addressed</b>	Public Infrastructure and Facility Improvement
	<b>Funding</b>	CDBG: \$101,900
	<b>Description</b>	Fishers will use CDBG Funds for eligible infrastructure activities. Proposed activities include replacement of non-conforming ADA ramps and non-ADA compliant sidewalks in the Sunblest subdivision. The project is eligible under 24 CFR 570.201 (c) and will have a low to moderate-income area benefit.
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The project may benefit up to 2,000 individuals in the neighborhood.
	<b>Location Description</b>	The project will be conducted at 116th Street and Hague Road.

	<b>Planned Activities</b>	The town of Fishers will use CDBG funding to replace non-conforming ADA ramps and sidewalk as needed in the Sunblest Countryview subdivision at the southeast corner of 116th Street and Hague Road. The activity will replace 230 nonconforming sidewalk panels and 18 curb ramps along with associated curbing.
<b>17</b>	<b>Project Name</b>	Noblesville - Eligible Infrastructure Activities
	<b>Target Area</b>	Eligible Township Census Tracts
	<b>Goals Supported</b>	Public Infrastructure - Neighborhood Improvements
	<b>Needs Addressed</b>	Public Infrastructure and Facility Improvement
	<b>Funding</b>	CDBG: \$95,334
	<b>Description</b>	Noblesville will use CDBG funding for eligible infrastructure activities - Proposed activities include repair/replacement of 2,575 linear feet of sidewalk in eligible census tract 110700, block groups 1 and 2. The project is eligible under 24 CFR 570.201 (c) and will have a low to moderate income area benefit.
	<b>Target Date</b>	9/30/2015
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The project will benefit approximately 2,000 individuals.
	<b>Location Description</b>	Activity will take place in eligible Census Tract 110700 BG 1 & 2.
	<b>Planned Activities</b>	Noblesville will use CDBG funds to repair/replace 2,575 linear feet of sidewalks on Pleasant and Walnut Streets from 4th Street to 7th Street, 6th Street north of Walnut and Division Street east of 6th Street. Total project cost is \$109,914. Previous CDBG funding may also be used.
<b>18</b>	<b>Project Name</b>	Westfield - Eligible Infrastructure Improvements
	<b>Target Area</b>	Eligible Township Census Tracts
	<b>Goals Supported</b>	Public Infrastructure - Neighborhood Improvements
	<b>Needs Addressed</b>	Public Infrastructure and Facility Improvement
	<b>Funding</b>	CDBG: \$40,860

	<b>Description</b>	Westfield will use CDBG funding for eligible infrastructure improvements. Proposed activities include installation of 935 linear feet of sidewalk in eligible Census Tract 110400, block group 1. The project is eligible under 24 CFR 570.201 (c) and will have a low to moderate income area benefit.
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The project will benefit approximately 2,000 people in the neighborhood targeted for improvement.
	<b>Location Description</b>	. All work will take place in Census Tract 110400, Block Group 1
	<b>Planned Activities</b>	The town of Westfield will use CDBG funds to install 591 linear feet of sidewalk on the north side of North Street and 344 linear feet of sidewalk on the west side of Cherry Street. Work will also include ADA ramps.
<b>19</b>	<b>Project Name</b>	Administration and Fair Housing
	<b>Target Area</b>	County wide
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	Institutional Structure
	<b>Funding</b>	CDBG: \$171,022
	<b>Description</b>	CDBG funding will be provided for eligible administration and fair housing activities. The project is eligible under 24 CFR 570.206 (a).
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This is not applicable to this activity.
	<b>Location Description</b>	Noblesville Housing Authority, 320 Kings Ln, Noblesville, IN 46060
	<b>Planned Activities</b>	Noblesville Housing Authority will provide overall program management and oversee all program design and implementation activities of sub-recipients and contracted services. Funding will also be used to fund fair housing promotion and education activities.

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

Public infrastructure projects will be located in areas of low-income concentration. Hamilton County has an exception, allowing it to target funds in areas where at least 29.9 percent of households in an area are moderate-income households. This percentage changes from year to year, but generally holds between 30-33 percent. For 2015, any target area must have 29.9 percent of the population earning 80 percent of the area median income or lower. Traditionally, the rule for CDBG funds is that an area must have at least 51 percent of the households earn less than 80 percent of the area income. Due to the high levels of wealth in Hamilton County, this exception was granted.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Eligible TownshipCensus Tracts	39
County wide	39
City of Fishers	0
City of Carmel	0
City of Noblesville	2
City of Westfield	0

**Table 10 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

CDBG funds will be concentrated in those block groups with at least 29.9% low and moderate-income households. When a compelling community development need arises in other areas, Hamilton County will evaluate the potential benefit to low and moderate households as well as the County's overall objectives contained in the Consolidated Plan.

Traditionally programs and projects will address the needs of individuals or households that are low to moderate income and benefit from the program directly.

### **Discussion**

Targeting areas where low to moderate-income individuals reside is important to CDBG funded program. Projects can indirectly benefit many people, increasing beneficiaries per dollar spent or invested. In Hamilton County, this can prove difficult with 16 percent of the wealthiest households in the State of Indiana living within its borders. Many low to moderate-income households live in and among the larger homes that cover Hamilton County's metropolitan areas or along the fringes of the urban areas. The map above shows the location of areas with higher concentrations of low to moderate-income households.

By HUD granting an exception, Hamilton County and the Cities that utilize CDBG funding for infrastructure and public facilities improvements, Carmel, Fishers, Noblesville and Westfield, can indirectly serve these households in their communities. Such improvement projects

increase the quality of life in these neighborhoods and increase accessibility of the community's infrastructure.



## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

Hamilton County has allocated \$203,386 of CDBG funding towards affordable housing initiatives for the 2015 fiscal year. \$75,000 of those dollars will be used to home repair grants for low to moderate-income households. Grants to very low and low income single family homeowners for up to \$15,000 to repair/replace a major system of a house where failure to do so will threaten the households immediate health and safety.

The remaining dollars, \$128,386 will be allocated to a yet to be determined affordable housing project.

One Year Goals for the Number of Households to be Supported	
Homeless	84
Non-Homeless	0
Special-Needs	1,114
Total	1,198

**Table 11 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	11
Acquisition of Existing Units	0
Total	11

**Table 12 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

Hamilton County typically funds projects initiated by the Hamilton County chapter of Habitat for Humanity and the Hamilton County Area Neighborhood Development (HAND).

Habitat for Humanity of Hamilton County offers new homeownership opportunities to households earning 31-50 percent of the area median family income. Families are offered a zero interest mortgage on the home after each partner family completes classes and sweat equity credits, and assists with the building of their own home. Partner families must have a stable income and minimal debt prior to entering in a mortgage with Habitat for Humanity. Habitat for Humanity of Hamilton County holds the mortgage for each of its homes. Payments on current homes go towards financing homes of future years.

HAND primarily develops rental housing for low income seniors across Hamilton County. Its most recent development is called Roper Capstone and is the renovation of a vacant building south of Downtown Noblesville. The building will house six apartments for low-income residents

when it is complete and will be directly across from two other completed affordable housing projects managed by HAND.

Both Habitat for Humanity of Hamilton County and HAND will continue to develop affordable housing in the community, with the support of Hamilton County CDBG allocations.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Noblesville Housing Authority (NHA) is the public housing agency serving Hamilton County by means of a cooperative agreement with the State Housing Authority known as Indiana Housing & Community Development Authority (IHCDA). It does not manage public housing units as its neighboring housing agencies in Anderson and Indianapolis. The Noblesville Housing Authority only offers the Housing Choice Voucher (HCV) program a/k/a Section 8 vouchers to the low-income households. The Section 8 voucher program offers subsidy to a household to allow them to rent any residential unit in the local housing authorities jurisdiction. The household will pay approximately 30 percent of their monthly adjusted income towards rent and the Housing Choice Voucher covers the remaining cost of the rent. Thus, if a two-bedroom apartment is \$700 per month and the household can only afford \$250 per month, the remaining \$450 of rent is paid by the NHA through the voucher. The following charts outline the beneficiaries of this program.

IHCDA also has a voucher program serving Hamilton County with a total of 90 households receive assistance. Households receiving assistance from the IHCDA program do not need to transfer into the NHA program in order to receive assistance in the Hamilton County jurisdiction. Traditionally, if a voucher recipient wants to move to another jurisdiction, the local housing authority would provide the voucher and bill the previous jurisdiction for the cost of servicing the transfer household. The cooperative agreement between the NHA and IHCDA have enabled more households to benefit from the services and amenities in Hamilton County and enabled greater choice for voucher recipients without the additional paperwork that is associated with HCV portability.

### **Actions planned during the next year to address the needs to public housing**

The most immediate need for the NHA is finding additional funding to provide voucher assistance. The NHA has an Annual Contribution Contract (ACC) with HUD for 185 Housing Choice Vouchers monthly (HCV) however the funding NHA is currently receiving does not support 185 families monthly. Currently NHA is leased up to 177 for June 2015 but dipping into a reserve to do so; the annual funding now supports 167 families, 18 families less than our ACC.

Since October of 2009, the NHA HCV wait list has only opened four days in June of 2014. Currently, the NHA has 67 households on the wait list. Demand for new vouchers has increased with the cost burden of housing in Hamilton County increasing for many families, including the elderly.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

The Noblesville Housing Authority does not own or manage housing units and only administers a voucher program. The voucher program is a basic rental assistance program. Section 8 vouchers, from the U.S. Department of Housing and Urban Development (HUD) allow

households to access housing that would not be affordable to them. The household pays approximately 30 percent of their adjusted monthly income and the voucher pays the remainder of the rent owed to the landlord.

The NHA also does not offer homeownership with is voucher holders. Most voucher holders are elderly or disabled and prefer rental housing as maintenance on a home can prove to be challenging. Any voucher holder interested in homeownership is referred to the Indianapolis Neighborhood Housing Partnership in Marion County, an agency with a mission to counsel low and moderate-income households and promote homeownership.

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

The Noblesville Housing Authority does not have a troubled status. Since the Section 8 Management Assessment Program (SEMAP) began in 1998, Noblesville Housing Authority has consistently been rated a High performing housing authority.

**Discussion**

The NHA has approximately twelve (12) vouchers become available each year. Demand for accessible housing units is the greatest need in the community. Turnover of vouchers is slow as most households do not “graduate” from needing a subsidy. Most voucher holders are elderly and disabled, returning their voucher when they cannot live independently or pass away. Development of affordable housing will alleviate the demand for voucher use and help the community retain its residents. The 2014 Consolidated Plan state tha many families, including the elderly, were being squeezed out from their homes in search of more affordable places to live. The public input for this Action Plan states this trend is continuing.

Only seven developments in Hamilton County have project-based subsidies, with lower rents for low-income households. These subsidies come in the form of a sliding scale on rent from low-income housing tax credits and other housing programs outside of public housing. Without the voucher assistance, many low-income families cannot afford to rent in Hamilton County.

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

The Indiana Balance of State Continuum of Care (CoC) is the planning body for initiatives in ending homelessness in Indiana. To do so, this group supports the development and ongoing maintenance of a strategic, comprehensive system to address homelessness. This includes strategies for engaging mainstream partnerships, the provision of shelter, temporary housing, services, and permanent housing. The goal is to ensure that all residents of the state of Indiana are able to access and maintain permanent housing.

The Indiana Balance of State Continuum of Care is made up of 16 distinct regions. Each region has a region chair and is comprised of providers who serve people experiencing homelessness or at risk of homelessness. All regions are part of the IN Balance of State CoC Collaborative Application to HUD for McKinney Vento funding.

Hamilton County is part of Region 8 in the State of Indiana Continuum of Care, made up of four counties: Hamilton, Boone, Hancock and Hendricks. The council has 15-20 attendees at the quarterly meetings. In previous years, the group has increased its role in the Point in Time Count and is working with a formally homeless individual to help “find” homeless neighbors in the community. The group will be a continued strengthening of the homeless service network, improving the assessment of the homeless community and its needs.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Region 8 service providers have taken great strides to connect with homeless individuals or families at-risk of homelessness. Agencies receive referrals through the local Township Trustees, school systems and police departments. Several agencies have federal dollars through the State of Indiana CoC, including Shelter Plus Care, Emergency Solutions Grant to help homeless individuals with prevention activities or rapid re-housing.

Rapid Re-housing is new program developed by HUD to quickly stabilize the housing of a family or household who recently lost their housing or is at risk of losing their housing. The funds are intended to target households who would be homeless if not for the assistance. Funds can provide short-term rent assistance, covering deposits and first month's rent, medium-term assistance, covering utility payments, moving cost assistance or case management.

Aspire, Inc. is one of the local agencies that provides housing assistance to households seeking rapid rehousing or homelessness prevention services. Good Samaritan Network agencies offer other support services, such as connections to transportation, food pantries, employment services, case management, and other housing assistance.

## **Addressing the emergency shelter and transitional housing needs of homeless persons**

Region 8 CoC is working with Interfaith Hospitality Network to expand services into Hamilton County in fiscal year 2015. Interfaith Hospitality Network is based in Indianapolis and works with host congregations to provide overnight shelters to families and individuals experiencing homelessness. The families are bused to the day shelter each day and the host congregation offers overnight accommodations, food and activities for the family.

There are currently 10 host congregations located in Hamilton County, offering help to the Indianapolis residents experiencing homelessness. A few Hamilton County residents are included in the current level of services.

To expand its program in Hamilton County, the Interfaith Hospitality Network must find new host congregations to accommodate the expansion. The Region 8 CoC is working with them to locate host congregations to expand services to Hamilton County residents over the next year.

## **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The Homeless Prevention and Rapid Rehousing Program (HPRP) was created by funds from Title XII of the American Recovery and Rehabilitation Act of 2009 (ARRA) to allow expanded prevention and/or rapid rehousing for persons with moderate barriers to stable permanent housing. It is available to entitlement cities and the balance of state with a total allocation of approximately \$28 million for Indiana. IHDA is working with Indiana Continuum of Care regions to develop "single point of access" organizations to coordinate and administer these funds. The program began in September 2009 and extended for three years until 2012.

The idea behind HPRP is to put "housing first," placing a homeless individual in housing and then providing the services needed to that individual or household to keep them housed. Previously, the common method was to address needs of the individual or household at the shelter, working towards a transitional housing situation and then permanent housing. The housing first model stabilizes housing for the household first, helping the household feel more secure and able to address the other needs in their lives.

Local agencies are following this model, advocating for more affordable units to be developed in Hamilton County, particularly units that would be affordable to households earning 30 percent of the area median family income or less. This would enable agencies to place households into permanent housing rather than moving them to temporary shelter for 60-90 days and moving the household again to permanent housing. The housing first model increases stabilization for

the household in a time of crisis.

Many homeless families or families at-risk of homelessness want to stay in Hamilton County but find the only affordable housing is located in Madison County or Marion County. This is troubling for many referring agencies, including public safety agencies and schools, where the placement of the household is of great importance. Schools referring families want to keep kids within the same district, if not school building. Public safety institutions want to keep households in Hamilton County or their jurisdiction because of pending trials or probationary terms requiring households to stay within Hamilton County. More affordable housing enables these high-risk households to stabilize all aspects of their lives if permanent housing can be established locally.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

Limited financial resources prohibit Hamilton County from supporting any one project or program with a significant amount of funds. Hamilton County can spend up to 15 percent of its annual allocation towards public services. The second goal of the 2015 Action Plan is to support programs that help the most vulnerable households achieve self-sufficiency. Public service programs such as food pantries, legal services, health services, childcare, transportation and fair housing will be funded under this goal. Through the Good Samaritan Network alone, Hamilton County will assist 1500 at-risk individuals with much needed services.

## **Discussion**

For all service providers, including housing developers, the amount of funding available is very limited. In the case of serving homeless families or families at-risk of homelessness, the lack of affordable housing is the biggest challenge Hamilton County must overcome.

The Indiana Community Development and Housing Authority publishes a list of housing Section 42 Low Income Housing Tax Credits developments. These developments offer rents on a sliding scale with the intention of providing decent and affordable housing to a variety of low and extremely low-income households. Thirteen (13) communities meet this requirement and are located in Arcadia, Fishers, Noblesville, Westfield and Sheridan. The communities currently offer 1,612 units of affordable housing. Of those units, 416 are offered in two communities that only serve elderly residents. Of the 1,196 multifamily units, only 51 of the units are affordable to households earning 30 percent of the area median family income or less. That is less than 3 percent of the total available to non-senior households.

Development of affordable rental units, through the direct funding of or advocacy for by

Hamilton County and the Noblesville Housing Authority, will enable housing and public service providers to implement a housing first initiative. An allocation of funding for other housing initiatives can be used to address homelessness if a project developing housing units for extremely low-income households can be planned and implemented. Hamilton County will offer a preference for that type of activity, however it will be up to local developers to plan the project or advocate for such a project.



## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction**

While barriers to affordable housing can come from anywhere, the U.S. Department of Housing and Urban Development (HUD) recognizes a few universal barriers. Local and state regulations on zoning and building are the most recognized barriers to affordable housing. With increased regulation comes an increased cost to build housing that meets all regulations.

The Hamilton County Analysis of Impediments to Fair Housing did not find any types of zoning that impose limits on housing, such as limits on vinyl siding or appearance of housing and its design. While there may not be any regulatory barriers, the institutional structure currently used to develop affordable housing may face organizational and other non-regulatory barriers to affordable housing development. Consultations with community leaders and stakeholders have suggestions as to the barriers that the hard data may not provide. These include barriers that prevent, or increase the challenge of affordable housing development. The barriers shared by those leaders and stakeholders include:

- High costs of property acquisition near amenities in the more developed communities of Hamilton County, such as Carmel, Fishers, Noblesville and Westfield
- Overcoming challenges developing affordable housing, subsidizing projects large enough to serve the largest populations with cost burden, households earning 0-30 percent of the area median income
- The marketability of affordable housing and increasing support from local civic leaders and the community for this type of development
- The lack of transportation where creation of affordable housing development is less of a financial challenge
- Large apartment complexes with corporate ownership represent nearly all rental housing stock, requiring corporate approval of rental applications will often over-ride local management's ability to accept low income renters with challenges such as short employment history and credit history
- Like many communities, "Not In My Back Yard" sentiments from the community present challenges with developers seeking re-zoning and/or support for financial assistance/grantors

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

To help the community as a whole overcome the barriers to affordable housing development, and also maximize the impact in the community, Hamilton County will strive to achieve the following priorities:

1. Expand the supply of safe, decent affordable housing.

2. Support programs that help the most vulnerable households achieve self-sufficiency.
3. Invest in public facility and public infrastructure needs of low-income neighborhoods.
4. Improve institutional structure and coordination among providers across the County.

## **Discussion**

Traditional redevelopment has been lead by small non-profit community development organizations at the grass roots level. Smaller organizations are unable to build large-scale projects. They are also unable to be holistic in nature, which limits their ability to impact on the target population. Some ideas to overcome these barriers are:

- Select target areas based on proximity to transportation options
- Attract for-profit developers to partner with non-profit housing and/or service agencies to develop affordable housing development for extremely low-income families; connecting services and rental assistance with new developments
- Build projects without long-term debt to help fund operations and maintenance of property
- Advocate for public and private transportation options for low income families living outside of walking distance of amenities needed for daily living, such as grocery stores, health care and employment options
- Enlist all levels of local and county government to be “cheerleaders” for affordable housing

In order for this type development to occur, Hamilton County must partner with local governments in the community and become advocates for affordable housing. Otherwise, the market for affluent housing will continue to drive development, squeezing more affordable housing to the surrounding counties.

While this does not mean a goal for direct development of affordable housing, the indirect affect of advocacy can open the minds of leaders in the community that believe affordable housing is not necessary in Hamilton County. Through consultations, Hamilton County faces an uphill battle when it comes to the development or need for development of affordable housing when it has the reputation of one of the wealthiest counties in Indiana. Having an advocate on behalf of grassroots developers, such as HAND, Inc. and Habitat for Humanity, will help with the financing and development of affordable housing in the future.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction**

With the challenges facing the Hamilton County community living at or close to the poverty level, Hamilton County has developed some general goals to offer flexibility in programming for all communities and increase the coordination among service providers. Under each goal is a list of priorities and strategies that will meet needs of communities in the northern and southern parts of the community. While some strategies may not be applicable to those in the northern communities, others will meet their needs and vice versa for those communities to the south.

Hamilton County will utilize the bulk of the Community Development Block Grant to address the general community development needs. The primary use of these funds will be to upgrade infrastructure in the community.

### **Actions planned to address obstacles to meeting underserved needs**

The 2014-2018 Consolidated Plan discusses the challenge of addressing the needs in the community because of the size of the County (403 square miles) and the proximity of services to affordable housing. Northern located communities tend to have greater affordability but are far from social services and other amenities. Hamilton County offers a competitive funding application process for service and housing providers. CDBG funding for programs is directed to programs and projects that meet the following criteria:

- Meet a goal of the 2014-2018 Consolidated Plan
- Demonstrate a significance of need
- Serve an eligible area within Hamilton County
- Project or program is eligible under HUD rules
- Create a visual impact in the neighborhood, particularly if an infrastructure project
- Benefits persons at-risk of homelessness or who are homeless
- Benefits a special needs population

Activities and projects that meet all the above criteria receive the highest priority, reducing the amount of funding spent on programs or projects that do not meet the underserved communities and households.

The second year action plan calls for Hamilton County to develop rental housing for underserved needs households in the community, including extremely low-income households, senior households, or recently homeless households. While no specific projects have been allocated this funding, Hamilton County and the Noblesville Housing authority are working with local developers through the planning stages of some possible affordable rental housing projects.

Rental housing affordable to households earning less than 50 percent of the area median family income and households earning less than 30 percent of the area median income continue to be a high need in the community. The Indiana Community Development and Housing Authority publishes a list of housing Section 42 Low Income Housing Tax Credits developments. These

developments offer rents on a sliding scale with the intention of providing decent and affordable housing to a variety of low and extremely low-income households. Thirteen (13) communities meet this requirement and are located in Arcadia, Fishers, Noblesville, Westfield and Sheridan. The communities currently offer 1,612 units of affordable housing.

HAND is also leading advocacy efforts in Hamilton County for affordable housing development. This includes submission of comments and petitioning the State of Indiana about its Qualified Allocation Plan and granting of affordable housing dollars across the state. Currently, Indiana prioritizes projects that include renovation of existing buildings in areas where there are high rates of low-income residents. HAND is advocating for a change to include priorities for projects located where quality of life and opportunities can assist low-income families as they strive to become more self-sufficient. Opportunities such as A-rated schools, lowest unemployment rates, high wage earners, low poverty are known to affect the success rates of low income families leaving the circle of poverty. Each of these factors has been proven to influence economic and social mobility. HAND is advocating that by developing affordable housing in Hamilton County, greater economic mobility is available to the low-income residents that can remain or move into Hamilton County.

### **Actions planned to foster and maintain affordable housing**

The primary strategy in 2014 to 2018 for the Hamilton County CDBG Program will be to close the gap on housing for households earning less than 30 percent of the area median income. So few housing units are available and affordable to this income bracket that it is essential to families living in poverty to have more housing options. And, the new housing options must be closer to work, transportation options and public amenities such grocery stores, health care and schools. Under each priority of the Consolidated Plan, Hamilton County CDBG Program has listed additional strategies that will receive support but may not receive direct funding from the Hamilton County CDBG program.

Additional Strategies with non-financial support:

1. Support affordable multi-family housing development offering housing for incomes earning 0-30 percent of the area median family income.
2. Support establishment of community wide standards for quality, affordable housing development.
3. Support public and private partnerships to develop affordable housing, with a goal of 10 percent of new residential building permits to be issued for housing units meeting community standards for quality and affordability mentioned in strategy #2.
4. Support affordable housing development that targets single parent households, two parent families and seniors responsible for grandchildren.
5. Support affordable, senior housing development.
6. Find additional resources for rental subsidies that support extremely low-income households or those earning 0-30 percent of the area median income.
7. Support the quality of affordable rental housing through repair assistance programs.

8. Support establishment of a fund of private dollars through permitting fees or closing fees to support affordable housing development.

### **Actions planned to reduce lead-based paint hazards**

The Hamilton County Health Department recommends that children six (6) years old and under be screened for lead, particularly those children living in, regularly visiting or attending a child care facility built before 1978 should be tested. The local health department also provides guidance to address any concerns parents or guardians might have as well as guidance for renovating and clean up lead based paint hazards.

Any households with children who test high for lead paint blood levels may be referred to the Noblesville Housing Authority or HAND. Funding from the owner occupied assistance program may resolve lead based paint hazards found in the home. All work will be done in compliance with the Environmental Protection Agency's lead based paint rules and regulations.

### **Actions planned to reduce the number of poverty-level families**

Tackling poverty is one of the most important factors in reducing social exclusion and improving the lives of our residents. This strategy is crucial for demonstrating the Noblesville Housing Authority's commitment to tackling poverty. The Noblesville Housing Authority, in partnership with the social service and housing provider community, will strive for the goals and strategies below to help households stay out of poverty or become self-sufficient and elevate themselves from living in poverty.

- Promote economic empowerment by supporting facilities, services and activities aimed at developing the self-sufficiency for all low to moderate-income residents. Programs and activities to be supported over the next year include case management services, health services, food pantries, child care and transportation.
- Provide economic development opportunities to low to moderate-income families. Programs and activities to be funded over the next year include job training and placement and promotion of Section 3 opportunities.
- Provide affordable housing opportunities to low and moderate-income households – specifically identifying rental housing projects that are affordable to households earning incomes below 30 percent of the area median income.
- Continue to work with local agencies to identify barriers and issues related to poverty and support programs that will help low to moderate-income households overcome those barriers.

### **Actions planned to develop institutional structure**

The Hamilton County CDBG Program's final goal does not have any specific projects or programs that will be funded by the Noblesville Housing Authority. Through administrative efforts and partnerships in the community, the Noblesville Housing Authority will work to increase coordination across Hamilton County, with the intended outcome of improving services for low-income households. The Good Samaritan Network can provide an outlet for this

coordination and capacity building.

Priority #4: Improve institutional structure and coordination among providers across the County.

Suggested strategies to address institutional structure and coordination needs:

1. Connect service providers to affordable housing opportunities for their clients.
2. Participate in the Regional Continuum of Care and support homelessness prevention and intervention initiatives.
3. Connect with the City of Indianapolis and regional initiatives to support individuals living with HIV/AIDS in Hamilton County.
4. Support neighborhood beautification efforts that combine public and private resources.

Over the next year the local CoC will work with publicly and privately funded agencies serving households who are homeless or at-risk of homelessness to participate in the state-wide HMIS system. This system is a ready-made database for tracking clients, their needs and the types of services already received. Any participating agency can log into HMIS, see if a client has already been seen by another agency and the type of services already received, and then tailor their services to compliment what the client has experienced. The biggest benefit of the program, is the reduction of duplicate services, time of case workers for participating agencies and reduction in administrative costs as result of those efficiencies.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The Good Samaritan Network is the primary way to connect all service providers throughout Hamilton County. A full listing of the members of this network have been included as an attachment to this document. The Network will continue its efforts to build capacity and coordinate service provisions across the county in the coming year.

Hamilton County and the Noblesville Housing Authority wants to support and expand the efforts of this organization to not only build up the capacity of its members, but to also connect the members to local housing providers and the Region 8 Planning Council for the Indiana Continuum of Care. By connecting the three different organizations, planning efforts will be more streamlined and projects developed from those efforts will go more to address the households and individuals with the most need.

### **Discussion**

The Annual Action Plan will address many items as noted in the previous discussion points. However, as a recipient of HUD funds, Hamilton County certifies it will affirmatively further fair housing choice by conducting an analysis of impediments to fair housing choice, take appropriate actions to overcome the effects of any impediments identified, and maintain records reflecting the analysis and actions taken in this regard. The County is committed to ensuring fair

housing choice for all residents within its jurisdiction. The Noblesville Housing Authority published an Analysis of Fair Housing in March 2012 and will run through fiscal year 2015.

The Analysis of Impediments to Fair Housing evaluated regulations as to zoning and planning regulations and their impact on housing. The Analysis of Impediments did not find any types of zoning that impose limits on housing, such as limits on vinyl siding or appearance of housing and its design. The study has found that the following impediments to fair housing choice exist within Hamilton County:

1. Lack of local capacity and coordination.
2. Lack of public awareness
3. Disparate treatment in the rental market.

Hamilton County, as a recipient of federal CDBG, must take appropriate actions to overcome the effects of the impediments identified within this plan and maintain records reflecting the analysis and actions taken. Over the next year the Noblesville Housing Authority will offer training opportunities for local landlords, developers and real estate professions to learn about fair housing and topics related to fair housing. Through greater education, Hamilton County will strive to increase local capacity and public awareness in the community. Over time, with more educated professionals, the disparate treatment in the rental market will decrease.

# Program Specific Requirements

## AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

### Introduction

### Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%



**Discussion**

Hamilton County will fund projects in fiscal 2015 that address the needs outlined in the Consolidated Plan with its CDBG dollars. At least 70 percent of the funds allocated in fiscal year 2015 will help low and moderate income households directly or indirectly from neighborhood infrastructure improvements. Projects that target extremely low-income households, those earning less than 30 percent of the area median income will receive higher priority for funding.

**Please publish Saturday, May 23, 2015**

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**NOTICE OF GENERAL PUBLIC HEARING  
HAMILTON COUNTY  
FY2015 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)  
AND THE FY2015 CONSOLIDATED PLAN AND ACTION PLAN**

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Wednesday, June 10, 2015 on behalf of the Hamilton County Commissioners, a public hearing will be held to receive comments and suggestions on the use of Community Development Block Grant (CDBG) funds for Hamilton County, Indiana. The county is eligible to receive about \$850,000 for fiscal year 2015 starting October 1, 2015. Based upon the Consolidated Plan, priorities for Hamilton County include expansion of the supply of safe, decent, affordable housing, strengthening of the community's living environment, and the promotion of community services that increase opportunities for economic self-sufficiency. Citizens as well as local officials and representatives of social service agencies are encouraged to attend this hearing.

Details of the hearing are as follows:

June 10, 2015  
3:00 p.m.  
Noblesville Housing Authority  
320 Kings Lane  
Noblesville, IN 46060

If you require special accommodations to participate in this public meeting please contact the Noblesville Housing Authority at (317) 773-5110, extension 104.

**NOTICE OF PUBLIC HEARING AND INVITATION TO COMMENT ON THE  
HAMILTON COUNTY COMMISSIONERS PROPOSED FIVE YEAR CONSOLIDATED PLAN AND  
FY2015 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) ACTION PLAN**

Hamilton County invites public review and comment on the requested activities for its Five year Consolidated plan (FY14 – FY18) and the Action Plan for 2015 Community Development Block Grant to program. **\$855,110** will be available from the FY2015 CDBG grant.

The 2015 Consolidated Action Plan identifies how funds from the U.S. Department of Housing and Urban Development (HUD) will be spent in Fiscal Year 2015 (October 1, 2015 – September 30, 2016). The draft Plan is available for review at the Noblesville Housing Authority, 320 Kings Lane, Noblesville, IN 46060, Monday thru Friday from 8:00 a.m. to 4:30 p.m. Additionally, the plan can also be viewed on the Hamilton County Commissioners web-site at:

<http://www.hamiltoncounty.in.gov/commissioners/>

Tuesday, July 14, 2015 on behalf of the Hamilton County Commissioners, a public hearing will be held to hear comments on the Consolidated Plan and Action Plan at 3:00 p.m. at the Noblesville Housing Authority at 320 Kings Lane, Noblesville, IN 46060. The deadline for written comments is August 1, 2014. Please address comments to Mark McConaghy, CDBG Coordinator, Noblesville Housing Authority, 320 Kings Lane, Noblesville, IN 46060 or e-mail: [markmcconaghy@sbcglobal.net](mailto:markmcconaghy@sbcglobal.net).

**If you require special accommodations to participate in this public meeting please contact the Noblesville Housing Authority at (317) 773-5110, extension 104.**

The county will work to procure other federal, state and local funds to enhance and expand their community development efforts. The communities of Arcadia and Atlanta, Cicero and Sheridan do not participate in the Hamilton County CDBG program.

**HAMILTON COUNTY COMMISSIONERS PROPOSED FIVE YEAR CONSOLIDATED PLAN AND  
FY2015 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) ACTION**

**PUBLIC SERVICES**

**Project Description**

	<b>Funding</b>
<b>Alternatives, Inc. of Madison County</b>	<b>\$ 10,000</b>
Provision of Emergency Shelter for Hamilton County victims of domestic violence. The program typically serves 45 to 60 Hamilton County women and children yearly. Alternative Inc. of Madison County is the state recognized shelter assigned to serve Hamilton County. The total budget is \$559,670.	
<b>The Salvation Army</b>	<b>\$ 17,500</b>
Emergency Assistance Payments-The program will provide emergency payments for very low and low income residents of Hamilton County. The payments can be used for a variety of emergency uses including utilities, rent/mortgage, car repairs, etc.. Approximately 40 households will be served. This program is coordinated through the township trustees and is the last opportunity for families trying to avoid a homeless situation. 10% of the funds go to administration.	
<b>Heart and Soul Clinic</b>	<b>\$ 10,000</b>
Operations – Funding will be used to assist with the operation of the Heart and Soul Clinic. The Clinic provides acute medical care, prescriptions, health education, physicals, referrals and dental	

services to low income under or un-insured Hamilton County low income residents. The clinic expects to serve about 200 people. The total budget is \$96,836.

**HOPE Family Care Clinic – Office Manager** **\$ 10,000**

HOPE Family Care Clinic in Cicero is requesting funding to retain a part time Volunteer Coordinator/ Office Manager. In clinic expects to serve 595 eligible clients. The total budget is \$35,000.

**Trinity Free Clinic** **\$ 15,000**

Trinity Free Clinic is requesting funding to continue the expansion of their dental clinic. Trinity is the only clinic in the county offering dental services. The dental clinic accounted for 39% of patient visits to the clinic in 2013. The clinic expects to perform about 4,000 procedures on 670 clients. The total budget is \$288,924.

**Meals on Wheels** **\$ 6,000**

Meals on Wheels is requesting funding to serve at least 6 additional clients for an entire year. The cost per client is \$1,820. The program currently serves 171 people with 4,131 meals per month. The total budget is \$84,017

**Neighborhood Christian Legal Clinic** **\$ 20,000**

Consumer Justice Program-The program will provide legal services and preventive law education to eligible households in Hamilton County. In addition, they are expanding their Helping Hoosier Homeowners Project to better address the foreclosure crisis in central Indiana. About 300 clients will be served.

**Prevail – Victim Advocate** **\$ 10,000**

Prevail is requesting funds to retain a victim advocate to assist Hamilton County domestic violence victims. This funding will allow Prevail to reach more underserved populations. Programs will include crisis, ongoing and support groups for adult female victims. Prevail will serve over 800 Hamilton County victims. The total budget is \$423,425.

**Prime Life Enrichment** **\$ 12,500**

Prime Life is requesting funding to provide transportation services to elderly and disabled Hamilton County residents. The program anticipates serving 345 eligible individuals proving over 13,000 one way trips. The total budget is \$395,479.

**Shepherd Center** **\$ 9,000**

Shepherd Center is requesting funding to pay salaries for their development and volunteer coordinator. Position coordinates 212 volunteers and coordinates volunteer outreach serving 143 seniors. Total project cost is \$91,400.

**Good Samaritan Network (GSN)** **\$ 8,266**

The GSN is requesting funding to assist with their Healthy Helpings Initiative to improve the nutritional well-being of Hamilton County low income households accessing food distribution centers. The program expects to serve about 1,500 people. Total cost is \$13,835.

**Other public service related projects:**

Brick and mortar type activities do not have to come out of the 15% public services cap. They can be funded with other CDBG funding.

**JANUS Restrooms – Phase II**

**\$ 20,000**

JANUS is requesting an additional \$20,000 of CDBG funding to complete the rehabilitation of four restrooms to serve clients and guests. Rehabilitation will include remodeling to for compliance with current ADA guidelines. Total project cost is about \$42,000.

**IMPROVEMENTS TO HOUSING STOCK**

**Other eligible Housing activity**

**\$ 128,386**

Funding for other CDBG eligible housing initiatives. At least one eligible household will be served.

**Home Repair Grants**

**\$ 75,000**

Grants to very low and low income single family homeowners for up to \$15,000 to repair/replace a major system of a house where failure to do so will threaten the households immediate health and safety. About eight (8) homes will be repaired.

**PUBLIC INFRASTRUCTURE**

**Carmel – Eligible Infrastructure activity**

**\$ 94,342**

Carmel will use CDBG funding to extend 956 linear feet of sidewalk and 1,910 linear feet of drainage infrastructure on Oswego Road from 126<sup>th</sup> street to Winona Drive and then along Winona Drive west to Pawnee Road. Total project cost is about \$280,000. Previous CDBG funding may also be applied to this activity. Activity will take place in eligible Census Tract 11105 BG 2.

**Fishers – Eligible Infrastructure Activity**

**\$101,900**

The town of Fishers will use CDBG funding to replace non-conforming ADA ramps and sidewalk as needed in the Sunblest Countryview subdivision at the southeast corner of 116<sup>th</sup> Street and Hague Road. The activity will replace 230 nonconforming sidewalk panels and 18 curb ramps along with associated curbing.

**Noblesville – Eligible Infrastructure Activity**

**\$ 95,334**

Noblesville will use CDBG funds to repair/replace 2,575 linear feet of sidewalks on Pleasant and Walnut Streets from 4<sup>th</sup> Street to 7<sup>th</sup> Street, 6<sup>th</sup> Street north of Walnut and Division Street east of 6<sup>th</sup> Street.. Total project cost is \$109,914. Previous CDBG funding may also be used. Activity will take place in eligible Census Tract 110700 BG 1 & 2.

**Westfield –Eligible infrastructure Activity**

**\$ 40,860**

The town of Westfield will use CDBG funds to install 591 linear feet of sidewalk on the north side of North Street and 344 linear feet of sidewalk on the west side of Cherry Street. Work will also include ADA ramps. All work will take place in Census Tract 110400, Block Group 1 which has 2,090 households and is 36% low and moderate income. In addition to the above funds the town may also use local funds and any unexpended CDBG funds from previous projects towards the completion of this project.

**OTHER**

**Administration and Fair Housing**

**\$ 171,022**

Noblesville Housing Authority will provide overall program management and oversee all program design and implementation activities of sub-recipients and contracted services.

**Good Samaritan Meeting**  
**May 12, 2015**  
**Meeting notes**

The attendees were broken up into five groups and give 3 minutes to review each of the priorities and goals from the 2014 Consolidated Plan. Groups were asked to cross off goals that were no longer relevant and add items they believed to be more important. Below are the responses received.

**Priority #1: Expand the supply of safe, decent affordable housing.**

2014 -2018 Goals:

- Support affordable multi-family housing development
- Support public and private partnership to develop affordable housing, with a goal of 10 percent of new residential building permits to be issued for housing units meeting community standards for quality and affordability.
- Support affordable housing development that targets single parent households, two parent families and seniors responsible for grandchildren
- Support affordable, senior housing development.
- Find additional resources for rental subsidies that support extremely low income households.
- Support the quality of affordable rental housing through repair assistance programs.
- Support establishment of a fund of private dollars through permitting fees or closing fees to support affordable housing development.
- Support establishment of community wide standards for quality, affordable housing development.

New suggestions:

- Expand to rural areas
- Create affordable housing for disabled persons and veterans.
- Assist individuals and households with applications for Section 8 vouchers.
- Create a registration for landlords, and include inspection standards.
- Create permanent housing beyond emergency shelter for those coming from homelessness.

2014-2018 Goals of greatest importance:

- Support the quality of affordable rental housing through repair assistance programs.
- Support affordable, senior housing development.
- Support affordable multi-family housing development – with mixed income
- Find additional resources for rental subsidies that support extremely low income households.

- Support affordable housing development that targets single parent households, two parent families and seniors responsible for grandchildren

No one suggested eliminating any 2014-2018 Goals.

**Priority #2: Support programs that help the most vulnerable households achieve self-sufficiency.**

2014-2018 Goals:

- Support private and public partnerships that address gaps in health care access or needs for low-income families not covered by the Affordable Health Care Act.
- Support development and operation of transitional housing for homeless households coming out of emergency shelter.
- Support job training service programs to help low-income workers gain new skills.

New Suggestions:

- Educate public and potential clients on programs available in Hamilton County.
- Develop men's and women's homeless shelter, supported by CPS, the community and police. Provide multifaceted services and purposes.
- Develop transportation from outlying areas
- Make senior citizens a priority for inclusion.

2014-2018 Goals of greatest importance:

- Support development and operation of transitional housing for homeless households coming out of emergency shelter.
- Support job training service programs to help low-income workers gain new skills.

No one suggested eliminating any 2014-2018 Goals.

**Priority #3: Invest in public facility and public infrastructure needs of low income neighborhoods.**

2014 – 2018 Goals:

- Connect with regional transportation planning organizations to advocate for transportation planning to the more vulnerable neighborhoods in the northern part of Hamilton County.
- Support the development of public facilities that target services for at-risk families and households.

New Suggestions:

- Consider additional or alternate programs that reach Northern and Western regions of the County.
- Transit stops should be closer to major employers of County...such as Riverview.

2014-2018 Goal of greatest importance:

- Connect with regional transportation planning organizations to advocate for transportation planning to the more vulnerable neighborhoods in the northern part of Hamilton County.

No one suggested eliminating any 2014-2018 Goals.

**Priority #4: Improve institutional structure and coordination among providers across the County.**

2014 – 2018 Goals

- Connect service providers to affordable housing opportunities for their clients.
- Participate in the Regional Continuum of Care and support homeless prevention and intervention initiatives.
- Connect with the City of Indianapolis and regional initiatives to support individuals living with HIV/AIDS in Hamilton County.
- Support neighborhood beautification efforts that combine public and private resources.
- Support efforts by the Good Samaritan Network to track household and individual information public services to households.

New Suggestions:

- Increase support for service providers to meet the growing need in the community.

2014-2018 Goal of greatest importance:

- Connect service providers to affordable housing opportunities for their clients.



- Connect with the City of Indianapolis and regional initiatives to support individuals living with HIV/AIDS in Hamilton County.
- Participate in the Regional Continuum of Care and support homeless prevention and intervention initiatives.

Suggestions for removal:

- Support neighborhood beautification efforts that combine public and private resources.

**Hamilton County Township Trustees Meeting  
Talking Points  
June 10, 2015**

**Priority #1: Expand the supply of safe, decent affordable housing.**

2014 -2018 Goals:

- Support affordable multi-family housing development
- Support public and private partnership to develop affordable housing, with a goal of 10 percent of new residential building permits to be issued for housing units meeting community standards for quality and affordability.
- Support affordable housing development that targets single parent households, two parent families and seniors responsible for grandchildren
- **Support affordable, senior housing development.**
- Find additional resources for rental subsidies that support extremely low income households.
- **Support the quality of affordable rental housing through repair assistance programs.**
- Support establishment of a fund of private dollars through permitting fees or closing fees to support affordable housing development.
- Support establishment of community wide standards for quality, affordable housing development.

New suggestions from Good Samaritan:

- Expand to rural areas
- Create affordable housing for disabled persons and veterans.
- Assist individuals and households with applications for Section 8 vouchers.
- Create a registration for landlords, and include inspection standards.
- Create permanent housing beyond emergency shelter for those coming from homelessness.

Trustee survey additions:

- Support Low income housing for single women over the age of 55

**Priority #2: Support programs that help the most vulnerable households achieve self-sufficiency.**

2014-2018 Goals:

- **Support private and public partnerships that address gaps in health care access or needs for low-income families not covered by the Affordable Health Care Act.**

- **Support development and operation of transitional housing for homeless households coming out of emergency shelter.**
- **Support job training service programs to help low-income workers gain new skills.**

New suggestions from Good Samaritan:

- Educate public and potential clients on programs available in Hamilton County.
- Develop men's and women's homeless shelter, supported by CPS, the community and police. Provide multifaceted services and purposes.
- Develop transportation from outlying areas
- Make senior citizens a priority for inclusion.

Trustee survey additions:

**Priority #3: Invest in public facility and public infrastructure needs of low income neighborhoods.**

2014 – 2018 Goals:

- **Connect with regional transportation planning organizations to advocate for transportation planning to the more vulnerable neighborhoods in the northern part of Hamilton County.**
- Support the development of public facilities that target services for at-risk families and households.

New suggestions from Good Samaritan:

- Consider additional or alternate programs that reach Northern and Western regions of the County.
- Transit stops should be closer to major employers of County...such as Riverview.

Trustee survey additions:

**Priority #4: Improve institutional structure and coordination among providers across the County.**

2014 – 2018 Goals

- **Connect service providers to affordable housing opportunities for their clients.**
- **Participate in the Regional Continuum of Care and support homeless prevention and intervention initiatives.**
- **Connect with the City of Indianapolis and regional initiatives to support individuals living with HIV/AIDS in Hamilton County.**

- **Support neighborhood beautification efforts that combine public and private resources.**
- **Support efforts by the Good Samaritan Network to track household and individual information public services to households.**

New suggestions from Good Samaritan:

- Increase support for service providers to meet the growing need in the community.

Trustee survey additions: